

Lincoln Unified Application

One life insurance application to drive efficiency & consistency in the submission process

AGENT OVERVIEW

As a leader in the market, Lincoln Underwriting & New Business is committed to providing an excellent experience for our agents and customers. On February 11, 2019, we will launch a new life insurance application that will improve efficiency and enhance the agent and client experience by integrating all life insurance product processes into one streamlined approach.

What we are doing

- ◆ **Effective February 11, 2019**, Lincoln will implement a new application and new paper ticket for all life insurance products and submission methods.

Key benefits

- ◆ **ONE Application** for all submission methods and life products
- ◆ **ONE Tele-App script** for *Lincoln TermAccel* and *LincXpress* Tele-App interviews, creating consistency in all workflows
- ◆ **ONE Exam Process** for all life insurance products, enabling seamless transitions from one product to another saving time and creating a better experience

What you need to know

- ◆ The new application and paper ticket will be available on the Lincoln Forms Tool on February 11, 2019
- ◆ The new electronic application and ticket will be available on all eSubmission platforms on February 11, 2019
- ◆ The new application and ticket will be available for:
 - All Term, UL, IUL and VUL products
 - All ages and all face amounts
 - All submission methods (Traditional paper application, Tele-App paper ticket/eTicket and eApp)
- ◆ *Lincoln TermAccel* will remain a fully electronic process with eTicket submissions only and required eDelivery
- ◆ Exclusions: The new application is not for use in New York or for Lincoln *MoneyGuard* cases

Transition details

Paper Application Submissions

- ◆ There will be a 90-day transition period from February 11, 2019 through May 10, 2019 in which Lincoln will accept either the current application or the new paper application for all states that have approved the new application.
- ◆ For states that have not approved the new application as of February 11, 2019, the 90-day transition will begin when the new application is approved.
- ◆ Note: Currently pending approval in Virgin Islands. Not available in New York.

Tele-App Ticket Submissions

- ◆ Effective on or after February 11, 2019, only the new ticket will be accepted; there will be NO transition period for paper ticket or eTicket submissions.
- ◆ If an old *LincXpress* paper ticket is submitted on or after February 11, 2019, the agent will be contacted for any missing information required for the new paper ticket. Once received, the new application process will be followed.
- ◆ Beginning February 11, 2019:
 - Only the new eTicket will be available on electronic submission platforms
 - Only the new Tele-App script will be used for interviews, regardless of when the paper or eTicket was submitted

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